

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Nicholas E Raic  
Dawnmichel N Raic  
Debtor(s)

Case No. 15-32548

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/24/2015.
- 2) The plan was confirmed on 01/08/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/11/2017.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,945.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,163.76
Less amount refunded to debtor	\$142.61

**NET RECEIPTS:** **\$7,021.15**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,608.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$337.89
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,945.89**

Attorney fees paid and disclosed by debtor: \$392.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS	Secured	0.00	0.00	0.00	0.00	0.00
CERASTES LLC	Unsecured	1,923.00	2,029.48	2,029.48	0.00	0.00
CONSUMERS COOPERATIVE CU	Secured	7,000.00	7,000.00	7,000.00	2,520.55	355.58
CONSUMERS COOPERATIVE CU	Unsecured	1,769.00	1,031.41	1,031.41	0.00	0.00
CONSUMERS COOPERATIVE CU	Unsecured	NA	2,112.21	2,112.21	0.00	0.00
CONSUMERS COOPERATIVE CU	Unsecured	NA	705.75	705.75	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	504.00	558.85	558.85	0.00	0.00
HEIGHTS FINANCE CORP	Secured	500.00	500.00	500.00	166.56	32.57
HEIGHTS FINANCE CORP	Unsecured	NA	3,233.46	3,233.46	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	417.00	416.78	416.78	0.00	0.00
QUANTUM3 GROUP	Unsecured	1,240.00	949.00	949.00	0.00	0.00
ADVOCATE CONDELL MEDICAL CEN	Unsecured	806.00	NA	NA	0.00	0.00
DREYER MEDICAL CLINIC	Unsecured	260.00	NA	NA	0.00	0.00
GUARDIAN ANESTHESIA ASSOC	Unsecured	92.00	NA	NA	0.00	0.00
HARRIS BANK	Unsecured	47.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	5,527.00	NA	NA	0.00	0.00
IICLCR INTEGRATED IMAGING CONS	Unsecured	35.00	NA	NA	0.00	0.00
NORTHCASH	Unsecured	1,440.00	NA	NA	0.00	0.00
RISE CREDIT	Unsecured	3,880.00	NA	NA	0.00	0.00
RUSH COPLEY MEDICAL CENTER	Unsecured	1,500.00	NA	NA	0.00	0.00
STATE COLLECTION/CADENCE DELI	Unsecured	5,407.00	NA	NA	0.00	0.00
TRI CITY RADIOLOGY SC	Unsecured	218.00	NA	NA	0.00	0.00
TRIPP	Unsecured	423.00	NA	NA	0.00	0.00
USA PAYDAY LOAN	Unsecured	400.00	NA	NA	0.00	0.00
WARRENVILLE DENTAL GROUP	Unsecured	423.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	272.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TITLE LENDERS INC DBA USA PAYD	Unsecured	NA	626.76	626.76	0.00	0.00
WAUKEGAN LOAN MANAGEMENT	Unsecured	1,125.00	930.44	930.44	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,000.00	\$2,520.55	\$355.58
All Other Secured	\$500.00	\$166.56	\$32.57
<b>TOTAL SECURED:</b>	<b>\$7,500.00</b>	<b>\$2,687.11</b>	<b>\$388.15</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$12,594.14</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,945.89</u>	
Disbursements to Creditors	<u>\$3,075.26</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$7,021.15</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/13/2017

By: /s/ Glenn Stearns

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.